

Fill in this information to identify the case:

Debtor 1 Pamela Kent

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee
(State)

Case number 16-21874

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for LB-Igloo Series IV Trust.

Court claim no. (if known):

13-2

Last 4 digits of any number you use to identify the debtor's account: 8145

Property Address: 6501 Valley Oak Dr

Number Street

Memphis, TN 38141

City State Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 03/01/22-06/01/22 4@985.90

(a) \$ 3,943.60

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$ _____

c. **Total.** Add lines a and b.

(c) \$ 3,943.60

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

03/ 01 / 2022

MM/ DD /YYYY

Less Suspense -937.92

Total Due=3,005.68

Debtor 1	Pamela Kent	Case Number (if known)	16-21874
	First Name Middle Name Last Name		

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Anne Marie Throne Date 07/05/2022
Signature

Print: Anne Marie Throne Bar No. TNBPR 036224 Title Bankruptcy Attorney
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street
Peachtree Corners, GA 30092
City State Zip Code

Contact phone 404-474-7149 Email: athrone@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Pamela Kent
6501 Valley Oak Dr.
Memphis, TN 38141

Via CM/ECF electronic service:

Jimmy E. McElroy
Jimmy E. McElroy, Attorney at Law
3780 S. Mendenhall
Memphis, TN 38115

Sylvia F Brown
200 Jefferson Ave. Suite #1113
Memphis, TN 38103

Dated: July 5, 2022

Respectfully submitted,

By: /s/ Anne Marie Throne
Anne Marie Throne
TNBPR 036224

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: athrone@mtglaw.com
MTG File No.: 21-001392-02



Loan#	
Borrower:	Nevills
Date Filed:	2/24/2016
BK Case #	16-21874
First Post Petition Due Date:	3/1/2016
POC covers:	02/01/2016 - 04/01/2016
MOD EFFECTIVE DATE:	

		PAYMENT CHANGES		
DATE	P&I	Escrow	TOTAL	Reference
03/01/16	619.80	346.71	966.51	
02/01/17	619.80	350.54	970.34	
03/01/18	619.80	348.35	968.15	
03/01/19	619.80	349.86	969.66	
03/01/20	619.80	358.28	978.08	
03/01/21	619.80	337.54	957.34	
03/01/22	619.80	366.10	985.90	NOPC filed with the court
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance
Beginning Suspense Balance						\$0.00			\$0.00
6/23/2016	\$1,694.00	Post	5/1/16	2/1/16	\$966.51	\$727.49	\$727.49		\$727.49
7/22/2016	\$847.00	Post	6/1/16	3/1/16	\$966.51	-\$119.51		\$119.51	\$607.98
8/16/2016	\$1,325.04	Post	7/1/16	4/1/16	\$966.51	\$358.53	\$358.53		\$966.51
		Post	8/1/16	5/1/16	\$966.51	-\$966.51		\$966.51	\$0.00
9/14/2016	\$966.51	Post	9/1/16	6/1/16	\$966.51	\$0.00			\$0.00
10/17/2016	\$966.51	Post	10/1/16	7/1/16	\$966.51	\$0.00			\$0.00
10/17/2016		Pre				\$0.00			\$0.00
11/16/2016	\$966.51	Post	11/1/16	8/1/16	\$966.51	\$0.00			\$0.00
11/16/2016		Pre				\$0.00			\$0.00
12/15/2016	\$966.51	Post	12/1/16	9/1/16	\$966.51	\$0.00			\$0.00
1/19/2017	\$966.51	Post	1/1/17	10/1/16	\$966.51	\$0.00			\$0.00
2/16/2017	\$970.34	Post	2/1/17	11/1/16	\$970.34	\$0.00			\$0.00
3/16/2017	\$970.34	Post	3/1/17	12/1/16	\$970.34	\$0.00			\$0.00
3/16/2017		Pre				\$0.00			\$0.00
4/17/2017	\$970.34	Post	4/1/17	1/1/17	\$970.34	\$0.00			\$0.00
5/18/2017	\$970.34	Post	5/1/17	2/1/17	\$970.34	\$0.00			\$0.00
5/18/2017		Pre				\$0.00			\$0.00
6/16/2017	\$970.34	Post	6/1/17	3/1/17	\$970.34	\$0.00			\$0.00
6/16/2017		Pre				\$0.00			\$0.00
7/18/2017	\$970.34	Post	7/1/17	4/1/17	\$970.34	\$0.00			\$0.00
7/18/2017		Pre				\$0.00			\$0.00
8/17/2017	\$970.34	Post	8/1/17	5/1/17	\$970.34	\$0.00			\$0.00
9/14/2017	\$970.34	Post	9/1/17	6/1/17	\$970.34	\$0.00			\$0.00
9/14/2017		Pre				\$0.00			\$0.00
10/16/2017	\$970.34	Post	10/1/17	7/1/17	\$970.34	\$0.00			\$0.00
10/16/2017		Pre				\$0.00			\$0.00
11/14/2017	\$970.34	Post	11/1/17	8/1/17	\$970.34	\$0.00			\$0.00
						\$0.00			\$0.00
11/14/2017		Pre				\$0.00			\$0.00
12/14/2017	\$970.34	Post	12/1/17	9/1/17	\$970.34	\$0.00			\$0.00
12/14/2017		Pre				\$0.00			\$0.00
1/17/2018	\$970.34	Post	1/1/18	10/1/17	\$970.34	\$0.00			\$0.00
1/17/2018		Pre				\$0.00			\$0.00
2/14/2018	\$970.34	Post	2/1/18	12/1/17	\$970.34	\$0.00			\$0.00
2/14/2018		Pre				\$0.00			\$0.00
3/16/2018	\$968.15	Post	3/1/18	1/1/18	\$968.15	\$0.00			\$0.00

3/16/2018		Pre				\$0.00			\$0.00
4/16/2018	\$968.15	Post	4/1/18	2/1/18	\$968.15	\$0.00			\$0.00
4/16/2018		Pre				\$0.00			\$0.00
5/14/2018	\$968.15	Post	5/1/18	3/1/18	\$968.15	\$0.00			\$0.00
5/14/2018		Pre				\$0.00			\$0.00
6/14/2018	\$968.15	Post	6/1/18	4/1/18	\$968.15	\$0.00			\$0.00
6/14/2018		Pre				\$0.00			\$0.00
7/16/2018	\$968.15	Post	7/1/18	5/1/18	\$968.15	\$0.00			\$0.00
7/16/2018		Pre				\$0.00			\$0.00
8/14/2018	\$968.15	Post	8/1/18	6/1/18	\$968.15	\$0.00			\$0.00
8/14/2018		Pre				\$0.00			\$0.00
9/17/2018	\$968.15	Post	9/1/18	7/1/18	\$968.15	\$0.00			\$0.00
10/15/2018	\$968.15	Post	10/1/18	8/1/18	\$968.15	\$0.00			\$0.00
10/15/2018		Pre				\$0.00			\$0.00
11/16/2018	\$968.15	Post	11/1/18	9/1/18	\$968.15	\$0.00			\$0.00
11/16/2018		Pre				\$0.00			\$0.00
12/13/2018	\$968.15	Post	12/1/18	10/1/18	\$968.15	\$0.00			\$0.00
12/13/2018		Pre				\$0.00			\$0.00
1/15/2019	\$968.15	Post	1/1/19	11/1/18	\$968.15	\$0.00			\$0.00
1/15/2019		Pre				\$0.00			\$0.00
2/13/2019	\$968.15	Post	2/1/19	12/1/18	\$968.15	\$0.00			\$0.00
2/13/2019		Pre				\$0.00			\$0.00
3/29/2019	\$969.66	Post	3/1/19	1/1/19	\$969.66	\$0.00			\$0.00
3/29/2019		Pre				\$0.00			\$0.00
4/16/2019	\$969.66	Post	4/1/19	2/1/19	\$969.66	\$0.00			\$0.00
4/16/2019		Pre				\$0.00			\$0.00
5/15/2019	\$969.66	Post	5/1/19	3/1/19	\$969.66	\$0.00			\$0.00
5/15/2019		Pre				\$0.00			\$0.00
6/17/2019	\$969.66	Post	6/1/19	4/1/19	\$969.66	\$0.00			\$0.00
6/17/2019		Pre		5/1/19		\$0.00			\$0.00
7/15/2019	\$969.66	Post	7/1/19	6/1/19	\$969.66	\$0.00			\$0.00
7/15/2019		Pre				\$0.00			\$0.00
8/14/2019	\$969.66	Post	8/1/19	7/1/19	\$969.66	\$0.00			\$0.00
8/14/2019		Pre				\$0.00			\$0.00
9/17/2019	\$969.66	Post	9/1/19	8/1/19	\$969.66	\$0.00			\$0.00
9/17/2019		Pre				\$0.00			\$0.00
10/16/2019	\$969.66	Post	10/1/19	9/1/19	\$969.66	\$0.00			\$0.00
10/16/2019		Pre				\$0.00			\$0.00
12/3/2019	\$969.66	Post	11/1/19	10/1/19	\$969.66	\$0.00			\$0.00
12/3/2019		Pre				\$0.00			\$0.00
12/20/2019	\$969.66	Post	12/1/19	11/1/19	\$969.66	\$0.00			\$0.00
12/20/2019		Pre				\$0.00			\$0.00
1/14/2020	\$969.66	Post	1/1/20	12/1/19	\$969.66	\$0.00			\$0.00
1/14/2020		Pre				\$0.00			\$0.00
2/14/2020	\$969.66	Post	2/1/20	1/1/20	\$969.66	\$0.00			\$0.00
2/14/2020		Pre				\$0.00			\$0.00
3/13/2020	\$978.08	Post	3/1/20	2/1/20	\$978.08	\$0.00			\$0.00
3/13/2020		Pre				\$0.00			\$0.00
4/16/2020	\$978.08	Post	4/1/20	3/1/20	\$978.08	\$0.00			\$0.00
4/16/2020		Pre				\$0.00			\$0.00
6/4/2020	\$978.08	Post	5/1/20	4/1/20	\$978.08	\$0.00			\$0.00
6/4/2020		Pre				\$0.00			\$0.00
6/24/2020	\$978.08	Post	6/1/20	5/1/20	\$978.08	\$0.00			\$0.00

6/24/2020		Pre				\$0.00			\$0.00
7/17/2020	\$978.08	Post	7/1/20	6/1/20	\$978.08	\$0.00			\$0.00
7/17/2020		Pre		7/1/20		\$0.00			\$0.00
9/16/2020	\$1,956.16	Post	8/1/20	8/1/20	\$978.08	\$978.08	\$978.08		\$978.08
		Post	9/1/20	9/1/20	\$978.08	-\$978.08		\$978.08	\$0.00
9/16/2020		Pre				\$0.00			\$0.00
2/17/2021	\$978.08	Post	10/1/20	10/1/20	\$978.08	\$0.00			\$0.00
3/15/2021	\$978.08	Post	11/1/20	11/1/20	\$978.08	\$0.00			\$0.00
4/16/2021	\$1,914.68	Post	12/1/20	12/1/20	\$978.08	\$936.60	\$936.60		\$936.60
						\$0.00			\$936.60
5/14/2021	\$957.34	Post	1/1/21	1/1/21	\$978.08	-\$20.74		\$20.74	\$915.86
6/17/2021	\$957.34	Post	2/1/21	2/1/21	\$978.08	-\$20.74		\$20.74	\$895.12
7/23/2021	\$957.34	Post	3/1/21	3/1/21	\$957.34	\$0.00			\$895.12
8/16/2021	\$957.34	Post	4/1/21	4/1/21	\$957.34	\$0.00			\$895.12
9/16/2021	\$957.34	Post	5/1/21	5/1/21	\$957.34	\$0.00			\$895.12
10/13/2021	\$957.34	Post	6/1/21	6/1/21	\$957.34	\$0.00			\$895.12
11/16/2021	\$957.34	Post	7/1/21	7/1/21	\$957.34	\$0.00			\$895.12
1/18/2022	\$957.34	Post	8/1/21	8/1/21	\$957.34	\$0.00			\$895.12
3/4/2022	\$957.34	Post	9/1/21	9/1/21	\$957.34	\$0.00			\$895.12
3/21/2022	\$965.90	Post	10/1/21	10/1/21	\$957.34	\$8.56	\$8.56		\$903.68
4/14/2022	\$1,931.80	Post	11/1/21	11/1/21	\$957.34	\$974.46	\$974.46		\$1,878.14
		Post	12/1/21	12/1/21	\$957.34	-\$957.34		\$957.34	\$920.80
5/19/2022	\$965.90	Post	1/1/22	1/1/22	\$957.34	\$8.56	\$8.56		\$929.36
6/16/2022	\$965.90	Post	2/1/22	2/1/22	\$957.34	\$8.56	\$8.56		\$937.92
						\$0.00			\$937.92
						\$0.00			\$937.92
POST DUE			3/1/22		\$985.90	-\$985.90			\$937.92
			4/1/22		\$985.90	-\$985.90			\$937.92
			5/1/22		\$985.90	-\$985.90			\$937.92
			6/1/22		\$985.90	-\$985.90			\$937.92
			7/1/22		\$985.90	-\$985.90			\$937.92